



Covering Young Adults Makes Good Sense

Nationally, young adults age 19 through 29 are the largest growing age group at risk of being uninsured. Young adults account for over 13 million or approximately 30 percent of the U.S. population between the ages of 19 and 29 that are uninsured. Ohio mirrors the national trend with 28 percent of Ohioans between the ages of 18 and 29 being uninsured.

Young adults are uninsured for many reasons. They may lose their health insurance upon high school graduation, college graduation, or at age 19. Many public programs such as Medicaid or the Children's Health Insurance Plan end when a child turns 19.

Young adults' ability to purchase health insurance for themselves is often difficult. Entry level low-paying and temporary jobs typically do not offer health benefits. Purchasing health insurance in the individual market is unaffordable without an employer subsidy. In addition, 50 percent of uninsured young adults reside in households with incomes below the federal poverty level and have difficulty affording insurance premiums.

It makes good sense to insure young adults. Because young adults generally have good health they are relatively inexpensive to insure and can help to spread "risk" in the insurance market, potentially lowering costs in the market.

While young adults are typically in good health, they still need health care services. Preventive and wellness visits are often incented under insurance plans yet uninsured often go without wellness visits and other necessary health care services. For medical conditions that young people face such as pregnancy or injuries, early and appropriate care can save costs later. In addition insurance coverage, while encouraging preventive care, can help to establish healthy habits and appropriate use of the health care system.

To increase coverage for young adults, lawmakers can extend the age to which dependents may remain on their parents' health plans. Thirty states have already done this.

The budget contains language that allows for dependent child coverage to be expanded up to age 29 in group policies. The language is coupled with an extension of the state tax deduction for employer sponsored coverage to all family and dependent coverage. The administration expects that these changes will allow 21,000 additional Ohioans to get health coverage.

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